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Patent  
Attorney's Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Technology Center 2100

In re Patent Application of

Daniel I. Flitcroft et al.

Application No.: 09/691,175

Filed: October 19, 2000

For: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: Unassigned

Examiner: Unassigned

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Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ No additional fee for submission of an IDS is required.
- ☐ The fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ Charge \$ \_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of \$ \_\_\_\_\_ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

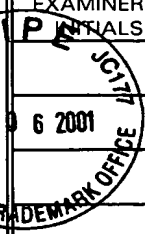
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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By: Mark E. Olds  
Mark E. Olds  
Registration No. 46,507

Date: April 6, 2001

INFORMATION DISCLOSURE CITATION				ATTORNEY'S DKT NO. 032668-027		APPLICATION NO. 09/691,175	
PTO-1449				APPLICANT Daniel I. Flitcroft et al.			
				FILING DATE October 19, 2000		GROUP Unassigned	
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
	5,864,830	01/26/99	Armetta et al.				
	5,890,137	3/30/99	Koreeda				
	5,903,878	5/11/99	Talati et al.				
	Re. 36,116	2/23/99	McCarthy				
	4,941,090	7/10/90	McCarthy				
	5,117,355	5/26/92	McCarthy				
	5,202,826	4/13/93	McCarthy				
	5,287,268	2/15/94	McCarthy				
	5,671,279	9/23/97	Elgamal				
	5,748,908	5/5/98	Yu				
<b>FOREIGN PATENT DOCUMENTS</b>							
EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation Yes No	
	2,252,270	8/1992	United Kingdom				
	93/14476	7/1993	International-PCT				
	9,949,424	9/1999	International				
	97/19549	5/1997	International				
	98/30985	7/1998	International				
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
Web page for "Virtual Credit Card (VCC)" found at <a href="http://www.geocities.com/Eureka/Park/5014/vcc.htm">http://www.geocities.com/Eureka/Park/5014/vcc.htm</a> bearing the parent, putative date of August 9, 1998.							
Kelchpel et al "Shopping Models. A Flexible Architecture for Information Commerce" Library Project Working Paper SIDL-WP-199L0052, 1996.							
Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987, Vol. 45, p. 92.							
Jones, "ACE Server to Ship for NT," InfoWorld, February 3, 1997, Vol. 19, No. 5, p. 8.							
Yamada, "Security Dynamics Plans to Launch Reseller Program," Computer Reseller News, August 19, 1996, No. 697, p. 65.							
Davis, "Vendors Put New Spin on Security Wares," Communications Week, March 27, 1995, No. 549, p. 5.							
"Security Dynamics & Cisco Offer 'Crackerproof' Routers" Newsbytes News Network, June 20, 1994.							
Highland, "With Tokens, It's a New Password Everytime," Computerworld, June 11, 1990, Vol. 24, No. 24, pp. 88-89.							
"Security Dynamics Announces ACE/Client for NT/RAS," Business Wire, March 27, 1995.							
"Security Dyanmics Expands Level of User Authenticationfor Internet Security," Business Wire, March 27, 1995.							
EXAMINER				DATE CONSIDERED			

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b>  PTO-1449				ATTORNEY'S DKT NO. 032668-027		APPLICATION NO. 09/691,175	
				APPLICANT Daniel I. Flitcroft et al.			
				FILING DATE October 19, 2000		GROUP Unassigned	
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
	5,627,355	5/1997	Rahman et al.				
	5,606,614	2/1997	Brady et al.				
	5,478,994	12/1995	Rahman et al.				
	5,350,906	9/1994	Brody et al.				
	5,326,960	7/1994	Tannenbaum				
	6,000,832	12/1999	Franklin et al.				
	5,832,087	11/1998	Hawthorne				
	5,768,381	6/1998	Hawthorne				
	5,323,338	6/1994	Hawthorne				
	5,721,768	2/1998	Stimson et al.				
<b>FOREIGN PATENT DOCUMENTS</b>							
EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No
	6-282556	10/1994	Japan				
	2,327,831	2/1999	Great Britain				
	515448	12/1992	Europe				
	91/12693	8/1991	International				
	96/08756	3/1996	International				
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
	Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4						
	"CRYPTOCARD 2: CRYPTOCARD Enables Companies and ISPs to Secure Intranet Access with Authentication Tokens at Much Lower Costs," Business Wire, June 19, 1998.						
	"ENIGMA LOGIC: Enigma Logic Introduces SafeWord Softoken," Business Editors & Computer Writers June 1, 1994.						
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## INFORMATION DISCLOSURE CITATION

PTO-1449

ATTORNEY'S DKT NO.

032668-027

APPLICATION NO.

09/691,175

APPLICANT

Daniel I. Flitcroft et al.

FILING DATE

October 19, 2000

GROUP

## U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	4,725,719	2/1998	Oncken et al.			
	5,991,750	11/1999	Watson			
	5,757,917	5/1998	Rose et al.			
	5,825,881	10/1998	Colvin, Sr.			
	5,826,241	10/1998	Stein et al.			
	5,826,243	10/1998	Musmanno et al.			
	5,956,699	9/1999	Wong et al.			
	5,953,710	9/1999	Fleming			
	5,864,830	1/1999	Armetta et al.			
	5,883,810	3/1999	Franklin et al.			

## FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No
	590,861A2	4/1994	Europe				
	590,961A3	1/998	Europe				

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


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# INFORMATION DISCLOSURE CITATION

PTO-1449

ATTORNEY'S DKT NO.  
032668-027APPLICATION NO.  
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Daniel I. Flitcroft et al.FILING DATE  
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## U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	5,893,907	4/1999	Ukuda			

## FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Copy of application serial number 09/665,574 filed September 18, 2000 in the name of Daniel I. Flitcroft et al.

EXAMINER

DATE CONSIDERED

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Patent  
Attorney's Docket No. 032668-027

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inter Patent Application of

Daniel I. Flitcroft et al.

Application No.: 09/691,175

Filed: October 19, 2000

For: CREDIT CARD SYSTEM AND  
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) Examiner: Unassigned  
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Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited was submitted in Application No. 09/235,836 upon which is based a claim for priority under 35 U.S.C. §120.

Web page for "Virtual Credit Card (VCC)" found at  
<http://www.geocities.com/Eureka/Park/5014/vcc.htm> bearing the parent, putative date of August 9, 1998, previously disclosed on July 9, 1999;

U.S. Patent No. 4,941,090;  
U.S. Patent No. 5,117,355;  
U.S. Patent No. 5,202,826;  
U.S. Patent No. 5,287,268;  
U.S. Patent No. 5,671,279;  
U.S. Patent No. 5,748,908;  
U.S. Patent No. 5,757,917;  
U.S. Patent No. 5,825,881;  
U.S. Patent No. 5,826,241;  
U.S. Patent No. 5,826,243;



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Information Disclosure Statement  
Application No. 09/691,175  
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Page 2

U.S. Patent No. 5,864,830;  
U.S. Patent No. 5,890,137;  
U.S. Patent No. 5,903,878;  
U.S. Re. 36,116;  
U.K. Patent Application No. 2,252,270;  
International Application No. 93/14476;  
U.S. Patent No. 5,991,750;  
U.S. Patent No. 5,777,305;  
U.S. Patent No. 5,868,236;  
U.S. Patent No. 5,696,908;  
U.S. Patent No. 4,725,719;  
International Patent Application No. 97/19549;  
International Patent Application No. 98/30985;  
U.K. Patent Application No. 2,305,393;  
European Patent Application No. 590,861;  
European Patent Application No. 590,961;  
U.S. Patent No. 6,029,890;  
U.S. Patent No. 5,953,710;  
U.S. Patent No. 5,864,830;  
U.S. Patent No. 5,485,510;  
U.S. Patent No. 5,023,904;  
U.S. Patent No. 4,988,849;  
U.S. Patent No. 4,707,592;  
U.S. Patent No. 6,000,832;  
U.S. Patent No. 5,832,087;  
U.S. Patent No. 5,768,381;  
U.S. Patent No. 5,323,338;  
U.S. Patent No. 5,721,768;  
U.K. Patent Application No. 2,327,831;  
European Patent Application No. 515448;

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International Patent Application No. 91/12693;  
International Patent Application No. 96/08756;  
International Patent Application No. 91/12680;  
French Patent Application No. 2,661,996;  
European Patent Application No. 081,921;  
International Patent Application No. 97/15893;  
U.S. Patent No. 5,627,355;  
U.S. Patent No. 5,606,614;  
U.S. Patent No. 5,478,994;  
U.S. Patent No. 5,350,906;  
U.S. Patent No. 5,326,960;  
Japanese Patent Application No. 6-282556;  
U.S. Patent No. 5,956,699 cited by the Examiner on October 13, 1999 in attachment to  
Paper No. 10;  
U.S. Patent No. 5,953,710 cited by the Examiner on October 13, 1999 in attachment to  
Paper No. 10;  
U.S. Patent No. 5,893,907 cited by the Examiner on October 13, 1999 in attachment to  
Paper No. 10;  
U.S. Patent No. 5,883,810 cited by the Examiner on July 12, 1999 in attachment to Paper  
No. 6;  
U.S. Patent No. 5,864,830 cited by the Examiner on July 12, 1999 in attachment to Paper  
No. 6;  
International Patent Application No. 9,949,424 cited by the Examiner on July 27, 2000;  
Ketchpel et al., "Shopping Models: A Flexible Architecture for Information Commerce"  
Library Project Working Paper SIDL-WP-19960052, 1996 cited by the Examiner on July 27, 2000;  
Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987,  
Vol. 45, p. 92;  
Jones, "ACE Server to Ship for NT," InfoWorld, February 3, 1997, Vol. 19, No. 5, p. 8;  
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Davis, "Vendors Put New Spin on Security Wares," Communications Week, March 27, 1995, No. 549, p. 5;

"Security Dynamics & Cisco Offer 'Crackerproof' Routers," Newsbytes News Network, June 20, 1994;

Highland, "With Tokens, It's a New Password Every Time," Computerworld, June 11, 1990, Vol. 24, No. 24, pp. 88-89;

"Security Dynamics Announces ACE/Client for NT/RAS," Business Wire, March 27, 1995  
"Security Dynamics Expands Level of User Authentication for Internet Security," Business Wire, March 27, 1995;


Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4;

"CRYPTOCARD 2: CRYPTOCARD Enables Companies and ISPs to Secure Intranet Access with Authentication Tokens at Much Lower Costs," Business Wire, June 29, 1998; and

"ENIGMA LOGIC: Enigma Logic Introduces SafeWord SofToken," Business Editors & Computer Writers June 1, 1994.

The information is submitted before the mailing of a first Official Action after the filing of a request for continued examination under 37 C.F.R. § 1.114. Continued examination is requested and the fee required under 37 C.F.R. § 1.17(e) accompanies the present submission.

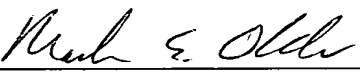
The Examiner's attention is directed to copending application number 09/665,574 naming as inventors Daniel Ian Flitcroft et al. and filed on September 18, 2000, and the documents cited therein, a copy of which is enclosed.

 In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
Mark E. Olds  
Registration No. 46,507

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Date: April 6, 2001